

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Lynette D Joseph

Case No. 09 B 42096

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/06/2009, and was converted to chapter 13 on 04/07/2010.
- 2) The plan was confirmed on 08/10/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/13/2012, 06/12/2012.
- 5) The case was Converted on 09/25/2012.
- 6) Number of months from filing to last payment: 27.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,408.27
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$23,408.27

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,077.50
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$2,577.50

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	216.00	NA	NA	0.00	0.00
Allied Interstate	Unsecured	123.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	34,303.71	34,303.71	34,303.71	448.81	0.00
AT&T Consumer Long Distance	Unsecured	123.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	13,031.00	NA	NA	0.00	0.00
Barclays Bank of Delaware	Unsecured	14,997.00	NA	NA	0.00	0.00
Capital Recovery One	Unsecured	5,109.00	5,124.18	5,124.18	67.04	0.00
Capital Recovery One	Unsecured	NA	1,581.93	1,581.93	20.70	0.00
Capital Recovery One	Unsecured	15,783.00	15,883.13	15,883.13	207.80	0.00
Cavalry Portfolio Services	Unsecured	16,996.00	NA	NA	0.00	0.00
Chase Manhattan Mortgage Corp	Secured	327,971.00	NA	NA	0.00	0.00
Chase Manhattan Mortgage Corp	Secured	327,971.00	7,500.00	7,500.00	7,500.00	0.00
CitiFinancial	Unsecured	3,711.00	NA	NA	0.00	0.00
CitiFinancial	Unsecured	14,215.00	NA	NA	0.00	0.00
Citifinancial Retail	Unsecured	4,292.00	NA	NA	0.00	0.00
Citifinancial Services	Unsecured	14,215.00	14,780.44	14,780.44	0.00	0.00
City Of Chicago	Unsecured	146.40	NA	NA	0.00	0.00
City Of Chicago	Unsecured	73.20	NA	NA	0.00	0.00
Collection Company Of America	Unsecured	71.00	NA	NA	0.00	0.00
Eagle Accounts Group	Unsecured	2,060.00	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	21,617.00	21,656.62	21,656.62	283.34	0.00
First Resolution Investment Corp	Unsecured	7,372.00	8,126.82	8,126.82	106.32	0.00
GMAC Auto Financing	Unsecured	3,485.12	3,485.12	3,485.12	45.60	0.00
Internal Revenue Service	Priority	6,469.90	6,306.06	6,306.06	6,306.06	0.00
Internal Revenue Service	Unsecured	6,469.90	163.84	163.84	2.10	0.00
JTL Inc Dba J Grah	Unsecured	71.00	NA	NA	0.00	0.00
LVNV Funding	Unsecured	4,175.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	15,788.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	139.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	923.90	923.90	923.90	11.85	0.00
Platinum Capital Investments	Unsecured	4,291.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Resurgent Capital Services	Unsecured	3,711.00	4,194.19	4,194.19	54.87	0.00
Sequoit Harbor LLC	Unsecured	2,875.15	NA	NA	0.00	0.00
State Of MI-CD	Unsecured	2,361.25	2,361.25	2,361.25	30.89	0.00
State Of MI-CD	Priority	5,745.39	5,745.39	5,745.39	5,745.39	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,500.00	\$7,500.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,500.00	\$7,500.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$12,051.45	\$12,051.45	\$0.00
TOTAL PRIORITY:	\$12,051.45	\$12,051.45	\$0.00
GENERAL UNSECURED PAYMENTS:	\$112,585.13	\$1,279.32	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,577.50</u>
Disbursements to Creditors	<u>\$20,830.77</u>
TOTAL DISBURSEMENTS :	<u>\$23,408.27</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/29/2012

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.